

WHAT IS CLAIMED IS:

1. A message format for use in communicating information, comprising:
 a plurality of message segments, each message segment having one or more data fields;
 a first message segment having at least one data field storing data that does not change for each communication of financial information;

5 a second message segment having an arrangement of data fields that store data as a function of the type of financial transaction, and said arrangement of data fields changes for different financial transactions; and

said first message segment having a field that defines a format of the data fields of said second message segment, whereby the format of said second message segment is variable and changes as a function of the type of financial transaction communicated.

2. The message format of Claim 1, further including a third message segment having a plurality of fields, an arrangement of the fields of said third segment being a function of the type of goods/service to purchase, and further including at least one field in said first message segment defining a format of the arrangement of data fields in said third segment.

3. The message format of Claim 1, wherein said first message segment has a data field that defines a terminal from which a user of the terminal initiates a financial transaction, and said second message defines a method of payment chosen by the user of the terminal.

4. The message format of Claim 2, wherein said third message segment includes at least one data field relating to a product or service being purchased by the user via the terminal.

5. The message format of Claim 3, wherein one data field of said second message segment is adapted for holding data indicating that a chosen method of payment by the user is currency.

6. The message format of Claim 1, wherein said second message segment includes different numbers of data fields as a function of the methods of payments allowed by the terminal, and the data in the respective fields is different.

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7. A message format for use in communicating financial information, comprising:
a first message segment, a second message segment and a third message segment;

said first message segment having one or more data fields storing data for identifying a terminal from which a financial transaction is communicated using said message format, said first message segment having at least one data field defining an arrangement of data fields of said second message segment, and said first message segment having at least one data field defining an arrangement of data fields of said third message segment;

said second message segment for carrying data in respective fields thereof relating to a method of payment selected by a user using the terminal; and

said third message segment for carrying data in respective fields thereof relating to an identification of goods or services selected by the user of the terminal.

8. The message segment of Claim 7, wherein a data field of said first message segment specifies one of a method of payment selected from a group consisting of ATM card, credit card, debit card, smart card or cash.